

Appl. No. 09/506,434

Response to Final Rejection dated February 28, 2005

Amendment after Final Rejection dated April 26, 2005

### REMARKS

Applicants hereby file this Amendment after Final Rejection in response to the Final Rejection mailed on February 28, 2005. Claims 60-67 have been added. Claims 1, 4, 10, 11, 13, 15, 17, 21 and 50-67 are pending. The specification has been objected to because the figure descriptions in the specification are allegedly not in agreement with the drawing labels in the figures. *See* Final Rejection at ¶ 4. Further, the specification has been objected to because the references to "data" and "information" are allegedly not consistent. *See* Final Rejection at ¶ 4. Claims 1, 4, 10, 11, 13, 50-54 and 56 have been rejected under 35 U.S.C. § 103(a) as allegedly unpatentable over U.S. Patent No. 5,819,236 to Josephson ("Josephson") in view of U.S. Patent No. 5,751,842 to Riach et. al. ("Riach"). *See* Final Rejection at ¶ 6. Claims 15, 17, 55 and 59 have been rejected under 35 U.S.C. § 103(a) as allegedly unpatentable over Josephson in view of U.S. Patent No. 5,933,816 to Zeanah et. al. ("Zeanah"). *See* Final Rejection at ¶ 7. Claims 21, 57 and 58 have been rejected under 35 U.S.C. § 103(a) as allegedly unpatentable over Josephson in view of U.S. Patent No. 6,012,048 to Gustin et. al. ("Gustin"). *See* Final Rejection at ¶ 8. The previous rejection of claim 15 under 35 U.S.C. § 112, second paragraph has been withdrawn, for which Applicants thank the Examiner. *See* Final Rejection at ¶ 3.

Applicants thank the Examiner for the telephonic interview held on April 6, 2005. This Amendment After Final Rejection is being filed commensurate with that interview.

#### **I. Objections to the Specification.**

The specification has been objected to because the figure descriptions in the specification are allegedly not in agreement with the drawing labels in the figures. *See* Final Rejection at ¶ 4. The Examiner states that Fig. 2 in the Specification references "enter requested information 230"; "missing information 240"; and "submit transaction to BOFD for processing 250", while the drawing labels for Fig. 2 are "ENTER REQUESTED DATA 230"; "SUBMIT TRANSACTION TO BOFD SYSTEM FOR PROCESSING 250." Applicants cannot locate in the Specification the phrase "enter requested information 230" and request that the Examiner point to this section so it can be amended if necessary. In the Amendment and Response filed on December 8, 2004, Applicants amended the Specification with respect to element 240 of Fig. 2